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## **Benefit Comparison Charts**

### **Breakdown of Monetary Benefits under the various GI Bills**

	<b><i>Post-9/11 GI Bill</i></b>	<b><i>Montgomery – GI Bill – Active Duty(MGIB)</i></b>	<b><i>Montgomery GI Bill - Reserves</i></b>	<b><i>REAP</i></b>
<b>Codification</b>	Chapter 33, 38 USC	Chapter 30, 38 USC	Chapter 1606, 10 USC	Chapter 1607, Title 10 USC
<b>Effective date</b>	New benefit becomes effective Aug 1, 2009 – payments not retroactive  Eligibility may be established using active duty service performed on or after 9/11/01	Remains in effect	Remains in effect	Remains in effect
<b>What determines benefit amount</b>	The benefit level is determined based upon an individual's aggregate qualifying active duty service.	Amount is fixed regardless of education program – adjusted annually based on the average undergraduate	Amount is fixed regardless of education program – adjusted annually based on the average	Amount is fixed regardless of education program – adjusted annually based on the



	<p>Three part benefit</p> <ul style="list-style-type: none"><li>• Tuition and fees at the school of the veteran's choice – limited to the in-state tuition for the highest priced undergraduate public Institution of Higher Learning (IHL).</li><li>• Monthly housing allowance equal to the BAH payable for an E-5 with dependents located in the zip code of the educational institution where the individual is enrolled. <b>For those attending foreign schools (schools</b></li></ul>	tuition as determined by the National Center for Education Statistics	undergraduate tuition as determined by the National Center for Education Statistics	average undergraduate tuition as determined by the National Center for Education Statistics
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	<p><b>without a main campus in the U.S.) the BAH rate is fixed at \$1,333.00 for 2009.</b></p> <ul style="list-style-type: none"><li>• Up to a \$1,000 annual stipend for books and supplies</li></ul> <p><i>Note: Active duty members receive 100% tuition and fees of whatever school they attend, but do not receive the housing allowance or books and supplies stipend.</i></p>			
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<b>Eligible Programs</b>	<b>Type of Training</b>	<b>Post-9/11 GI Bill</b>	<b>Montgomery GI Bill – Active Duty (MGIB)</b>	<b>Montgomery GI Bill - Reserves</b>	<b>REAP</b>
	IHL in residence <sup>1</sup>	Yes	Yes	Yes	Yes
	IHL online only & Distance/Internet Training	Yes <sup>2</sup>	Yes	Yes	Yes
	NCD <sup>5</sup>	See note 5	Yes	Yes	Yes
	OJT & Apprenticeship Training	No	Yes	Yes	Yes
	Flight Training	No <sup>3</sup>	Yes	Yes	Yes
	Correspondence	No <sup>3</sup>	Yes	Yes	Yes
	Licensing & Certification	Yes <sup>4</sup>	Yes	Yes	Yes
	National Testing Programs	No <sup>3</sup>	Yes	Yes	Yes
	Entrepreneurship Training	No <sup>3</sup>	Yes	Yes	Yes



<b>Accelerated Payment</b>	No	Yes	Yes	Yes
<b>Co-op Training</b>	No <sup>3</sup>	Yes	Yes	Yes
<b>Work-Study Program</b>	Yes <sup>3</sup>	Yes	Yes	Yes
<b>Tuition Assistance Top Up</b>	Yes	Yes	No	No
<b>Tutorial Assistance</b>	Yes	Yes	Yes	No

*\* Individuals electing the Post-9/11 GI Bill by relinquishing eligibility under the MGIB, MGIB-SR, or REAP can be paid benefits for these types of training. Entitlement is charged under Post-9/11, paid at the relinquished benefit rate.*

<sup>1</sup> Degree programs and certificate programs offered by an IHL are approved training under the Post-9/11 GI Bill. An IHL is defined as an Institution of Higher Learning - or a degree granting institution. Certificate and diploma programs offered by institutions that do not grant degrees are not covered.

<sup>2</sup> If you are enrolled entirely in an online or distance learning program your payment is limited to the tuition & fees not to exceed the tuition & fees at the most expensive in-state Institution of Higher Learning (IHL). You will not receive the housing allowance.

<sup>3</sup> If your training is offered at an IHL you may be eligible for Post-9/11 GI Bill benefits.

<sup>4</sup> Limited to one test.

<sup>5</sup> Non College Degree (NCD) program. An NCD program offered at an IHL is approved. If offered at other than an IHL it is not approved.



	<b><i>Post-9/11 GI Bill</i></b>	<b><i>Montgomery GI Bill – Active Duty(MGIB)</i></b>	<b><i>Montgomery GI Bill - Reserves</i></b>	<b><i>REAP</i></b>
<b>Education Benefit</b>	Tuition and fees paid directly to school -- actual cost may vary by state and veteran's period of service	<p>Since August 1, 2008, the full-time monthly rate is \$1321.00 for individuals who served 3+ years of service.</p> <p>Since August 1, 2008, the full-time monthly rate is \$1073.00 for individuals who served less than 3 years of service.</p>	Since October 1, 2008, the full-time monthly rate is \$329.00	<p>Since August 1, 2008, the full-time monthly rate is</p> <p>\$1,056.80 for individuals with at least 2 years of consecutive active-duty service;</p> <p>\$792.60 for individuals with at least 1 year but less than 2 years of consecutive active-duty service;</p> <p>\$528.40 for individuals with at least 90 days but less than 1 year of consecutive active-duty service</p>
<b>Housing Allowance</b>	Monthly housing	None, however benefit	None, however	None, however



	<p>allowance equal to the BAH payable for an E-5 with dependents (located in the zip code of the educational institution where the individual is enrolled).</p> <p><b>For those attending foreign schools (schools without a main campus in the U.S.) the BAH rate is fixed at \$1,333.00 for 2009.</b></p> <p>Individuals who are pursuing training while on active duty, solely via distance learning, or are training at half time or less are <u>NOT</u> eligible to receive the monthly housing allowance.</p>	can be used for room and board at the veteran's discretion.	benefit can be used for room and board at the veteran's discretion.	benefit can be used for room and board at the veteran's discretion.
<b>Book Stipend</b>	Up to a \$1,000 per year for books and supplies. Individuals eligible at the 100%	None, however the benefit can be used for books and supplies at the veteran's	None, however the benefit can be used for books and supplies at the	None, however the benefit can be used for books and supplies at the



	benefit level may receive \$41.67 for each credit hour certified up to 24 credit hours each academic year. The books and supplies stipend will be paid in a lump sum amount for each term, quarter, or semester certified.	discretion.	veteran's discretion.	veteran's discretion.
<b>Eligibility</b>	<p>Members who served on active duty for at least 90 aggregate days after 9/10/01.</p> <p>Active duty exclusions include:</p> <ul style="list-style-type: none"> <li>• Service Academy graduate commitment</li> <li>• ROTC scholarship graduate commitment</li> <li>• Active duty served as a requirement for student loan repayment</li> </ul>	<p>Members who first entered active duty on or after 7/1/85 and who had at least a two-year enlistment.</p> <p>Generally, individuals commissioned as a result of completion of an ROTC program who received more than \$3,400 while under an ROTC scholarship each school year and Service Academy graduates are not eligible for chapter 30.</p>	<p>Members who have a 6-year obligation to serve in the Selected Reserve signed after 6/30/85. If you are an officer, you must have agreed to serve 6 years in addition to your original obligation. For some types of training, it is necessary to have a 6 year commitment that begins after 9/30/90</p> <p>Complete your initial active duty for training (IADT)</p>	<p>Generally, a member of a Reserve component who serves on active duty on or after 9/11/01 under title 10, U.S. Code, for at least 90 consecutive days under a contingency operation, is eligible for REAP.</p> <p>National Guard members are eligible if their active service extends for 90 consecutive days or more and their</p>





	<p>under chapter 109, 10 USC</p> <p>* Members who serve at least 30 continuous days on active duty and were released due to a service-connected disability are also eligible.</p>			<p>service is:</p> <ul style="list-style-type: none"> <li>• Authorized under section 502(f), title 32, U.S. Code,</li> <li>• Authorized by the President or Secretary of Defense for a national emergency, and</li> <li>• Supported by federal funds.</li> </ul>
<b>Administration of payment</b>	<p>Tuition payment will be made directly to the school after proof of enrollment</p> <p>Housing stipend paid monthly to veteran</p> <p>Books and supplies stipend paid to veteran proportionately in first month of each academic term</p>	Monthly check sent to veteran after proof of enrollment	Monthly check sent to veteran after proof of enrollment	Monthly check sent to veteran after proof of enrollment
<b>"Kicker" or</b>	Allows "kickers" up to \$950 per month for	Allows "kickers" up to \$950 per month for	Allows "kickers" up to	Allows "kickers" up



<b>College Fund</b>	recruitment for critical skills – up to \$350 per month for retention  Allows individuals with “kicker” earned under Chapter 30 and 1606 to continue to receive appropriate increase under Chapter 33	recruitment for critical skills – up to \$350 per month for retention	\$350 per month.	to \$350 per month.
<b>Transferability</b>	Members with at least 6 years of service who reenlist for at least 4 more years, can transfer up to 36 months of benefits to their dependents. <ul style="list-style-type: none"><li>• Sponsor may transfer entitlement only while serving as a member of the Armed Forces.</li><li>• Sponsor may modify or revoke entitlement at any time.</li></ul>	Members with at least 6 years of service, who reenlists for at least 4 more years, can transfer up to 36 months of benefits to their dependents.  Sponsor may transfer, modify, or revoke entitlement at any time.  Spouse may use transferred benefits immediately; child may use transferred benefits after sponsor has completed 10 years of	None	None



	Spouse may use transferred benefits immediately; child may use transferred benefits after sponsor has completed 10 years of service	service		
<b>Service member pay reduction</b>	New enrollees pay nothing  For those who transfer from Chapter 30 to Chapter 33, a proportional amount of the basic \$1200.00 contribution will be included with the last monthly housing allowance payment when Chapter 33 entitlement exhausts.	\$100 per month for first 12 months	None	None
<b>Student Loan Repayment</b>	Not addressed	Not addressed	Not addressed	Not addressed
<b>Service requirement</b>	From 90 days to 3+ years of <i>cumulative</i> active duty service	3+ years of <i>continuous</i> active duty for full benefit Reduced benefit for	Remain in good standing while serving in an active Selected Reserve unit	Your eligibility generally ends when you leave the Selected Reserves.



	<p>after 9/10/01</p> <p>* Members who served at least 30 continuous days on active duty and were released due to a service-connected disability are also eligible.</p>	<p>original active duty obligation of at least two, but less than three years of active 2 years <i>continuous</i> active duty + 4 years in Selected Reserve</p>		
<b>Benefit term</b>	Up to 36 months	Up to 36 months	Up to 36 months	Up to 36 months
<b>Public-Private Partnership</b>	<p><b>"Yellow Ribbon G.I. Education Enhancement Program"</b> – IHL schools may enter into an agreement to fund up to 50 percent of the established charges not covered under Chapter 33.</p> <p>VA will match each additional dollar funded by the school however, the combined amounts may not exceed the full cost of the schools</p>	Not addressed	Not addressed	Not addressed



	<p>established charges.</p> <p>This program is only available to individuals who served an aggregate of 36 months of active duty service or who were released for a service connected disability.</p>			
<b>Time Limit to use benefits</b>	15 years from last discharge or separation	10 years from last discharge or separation	<p>If your eligibility to this program began on or after 10/1/92, your period of eligibility ends 14 years from your beginning date of eligibility, or on the day you leave the Selected Reserve.</p> <p>If your eligibility to this program began prior to 10/1/92, your period of eligibility ends 10 years from your beginning date of eligibility, or on the day you leave the</p>	<p>Members who were called up from the Selected Reserve, completed their REAP qualifying period of active duty service, and then returned to the Selected Reserve for the remainder of their service contract are now eligible for REAP benefits for 10 years upon separation. In addition, members who were called up from the Individual Ready Reserve (IRR) or the Inactive</p>



			Selected Reserve.	<p>National Guard (ING), completed their REAP qualifying period of active duty service, and then entered the Selected Reserve to complete their service contract are now eligible for REAP benefits for 10 years upon separation.</p> <p>Members who were called up from the Individual Ready Reserve (IRR) or the Inactive National Guard (ING), completed their REAP qualifying period of active duty service, and then returned to the IRR/ING are not eligible for the 10-year post service eligibility period.</p> <p>Members who were called up from the Selected Reserve,</p>
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				completed their REAP qualifying period of active duty service, returned to the Selected Reserve, and later transferred to the IRR/ING are not eligible for the 10-year post service eligibility period.
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